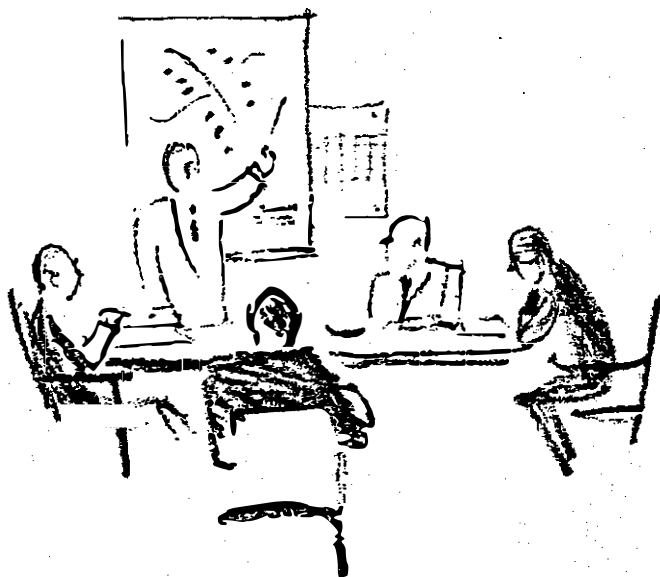


The Relationship between **PUBLIC HOUSING AND PUBLIC WELFARE**

By Albert Rose



Fifteen or twenty years ago the few persons who banded together in various groups across Canada known as citizens' housing or citizens' housing and planning associations found it relatively easy to formulate their objectives. These were, simply, slum clearance and rehousing of the occupants of the dilapidated dwellings of slum neighbourhoods. It was not difficult to find a clear focus for social action, as the problem was considered to be fairly obvious. Slums were neighbourhoods in which the amenities of light, air, sunshine and open space were seriously lacking or grossly deficient; in which the residential and other structures were relatively old, decayed, or in need of major repair; in which the physical provisions of adequate heating, plumbing and cooking facilities were seriously lacking or grossly deficient; and in which a great many individuals and families were crowded together in quite inadequate and unacceptable physical and social relationships.

For the most part, as well, the slum dweller could be easily identified. No one, it was assumed, would live in a slum dwelling or in a slum neighbourhood through choice. The inhabitants, therefore, must primarily be individuals or families in serious poverty: old persons or couples living on extremely low incomes, families of low-wage earners, families of persons unemployable through chronic illness or accident, families of deserted wives with dependent children, families of incarcerated offenders, and the like. It was admitted that there were,

in addition, a few criminals, deviates and isolates, but these were the exception rather than the rule. In short, the slum dweller was "poor" and his poverty dictated his choice of housing accommodation which was restricted to relatively inadequate physical shelter in relatively inadequate neighbourhoods mainly in the core of the urban centres. Although there were inconsistencies in these assumptions, such as the fact known to every social agency, whether under public or voluntary auspices, that many residents of sub-standard accommodation were paying relatively high rents which constituted an unduly high proportion of their incomes, or that some families would not or could not move when more suitable accommodation was found for them, or that some structures in slum neighbourhoods were relatively sound and in good repair, these apparent inconsistencies did not affect the major conviction that poverty was the cause, slums were the result, and slum clearance and rehousing of the residents were the obvious answers.

The first simple surveys in areas being considered for clearance in cities like Toronto and Vancouver did appear to support these arguments. On first examination in 1946 the residents of Regent Park (North) in Toronto provided evidence that they could pay an average rental of about \$25 per month, suggesting an average income of about \$125 per month. Average weekly wages in industry in Toronto at the time were about \$33 per week, more than \$142 per month. It was clear that the residents were a disadvantaged group for a variety of reasons, and in view of the condition of the buildings and the neighbourhood, slum clearance and rehousing of eligible families were clear and simple objectives.

A dozen years later it is astonishing to find just how complex the simple pictures of the past have become. It is no longer perfectly clear that most slum dwellers reside in housing accommodation which is quite inadequate on physical and social grounds because they have no other choice. It is no longer clear that most slum dwellers are "poor" or "in poverty". It is no longer

clear that the problem of housing the "poor" is relatively simple and without serious social question. It is no longer clear that, given public housing, the responsible authorities will select as tenants many families known to be in poverty and in dire need of adequate housing accommodation.

From 1950 through 1958 a federal-provincial partnership in public housing has enabled the initiation of 71 housing projects in 37 municipalities in seven provinces of Canada. Thirty-seven local housing authorities have been appointed to administer these projects which will, when completed, contain 8,266 dwelling units. Slightly less than 58 per cent of these units are intended to be rented on a subsidized basis; the remainder are known as "full recovery" units rented on an economic basis. In a current study under the auspices of the federal and provincial governments, for which the writer is serving as research consultant, it has been learned that only about eight per cent of the subsidized dwelling units under administration late in 1958 were occupied by families or persons in receipt of public assistance allowances made available through federal-provincial or federal-provincial-municipal welfare programmes.

Small wonder, then, that the experience of the past decade has created serious misgivings in the minds of well-meaning citizen volunteers who strove so hard to convince local councils of the need for public housing in their communities, in the minds of serious students of these problems in the social sciences and in social work, and in the minds of federal, provincial and municipal officials, responsible for the provision, construction and administration of public housing projects. The frank admission of one member of a housing authority in Ontario at the Sixth Annual Conference of Local Housing Authorities of Ontario in June 1958 that "there are no poor families in our houses" was shocking, not merely as a statement of fact but because few members of the Conference really seemed to be concerned.

What has happened? Why have the local housing authorities in Canada striven for "nice", "clean", model projects in which it seems necessary to exclude the very people for whom public housing accommodation was considered essential some years ago, and for whom public housing accommodation would still be considered absolutely essential by responsible welfare officials throughout the nation? Behind our recent experience lies a very great confusion; on the one hand, and a very neat and unreal separation of responsibility, on the other. The confusion rests on a gross misunderstanding of the answers to such questions as, Who are the poor? and, What are "welfare cases?" and upon serious confusion between such concepts as "poor families", "troubled

families" and "troublesome families". The neat and unreal separation is between the responsibilities of the public housing programme, on the one hand, and the public welfare programme, on the other. We have tended to treat these two major programmes as if they were completely unrelated and, figuratively, worlds apart.

POVERTY AND THE POOR IN CANADA

The classic exposition of the causes of poverty in our industrial society was made by Sir William Beveridge in his well-known report of 1942¹. This classification is well worth reproduction to explain the nature of poverty and its meaning for those responsible for policy decisions in the fields of housing and community planning. Beveridge claimed that there are eight primary causes of need:

Unemployment: that is, inability to obtain employment by a person dependent on it and physically fit for it . . .

Disability: that is, inability of a person of working age, through illness or accident, to pursue a gainful occupation . . .

Loss of Livelihood: that is, by a person not dependent on paid employment . . .

Retirement: that is, from an occupation, paid or unpaid, through age . . .

Marriage Needs of a Woman: this category would include —
 (1) Marriage;
 (2) Maternity;
 (3) Interruption or cessation of a husband's earnings by his unemployment, disability or retirement;
 (4) Widowhood;
 (5) Separation, that is, end of husband's maintenance by legal separation or established desertion;
 (6) Incapacity for household duties.

Funeral Expenses: that is, of self or any person for whom responsible . . .

Childhood: that is, the expense of rearing and educating children; or, from the point of view of the child who is neglected, deserted or a true "orphan" . . .

Physical Disease or Incapacity: that is, of self or of dependents. . .

To this list should be added, at least, *mental retardation*, that is, intelligence sufficiently below the normal that the individual is unable to earn enough to provide a minimum adequate standard of living for himself or his family.

It is clear, then, that the question, Who are the poor? has no simple answer. If we may put the point in another way, the simple answers are generally derived from simple prejudices. For example, the "poor" are

(1) Sir William Beveridge, *Social Insurance and Allied Services*, Macmillan, 1942, p. 124.

still commonly thought to be lazy, shiftless, wasteful persons who are either so devoid of energy that their earnings are nil or sub-standard or highly irregular; or so devoid of intelligence in their spending habits that the product of their labour is largely wasted or does not redound to the benefit of their families. The fact is that there are few such people in our society today, and those who might fit the descriptions are persons with a profound emotional sickness — the alcoholic, the drug addict and the like.

Poverty in Canada today is for the most part limited to persons and the families of persons who have suffered one of the major disadvantages enumerated by Beveridge. For the sake of clarity we might attempt to measure them, but before doing so, we should clarify one major assumption of this paper. Short-run poverty, the state of being "hard up", for the most part does not concern us here. The man who is unemployed in winter and who is likely to be employed again in the coming spring, the man who, that is, will draw unemployment insurance and perhaps a supplement to his insurance paid by the municipality of his residence or a private social welfare agency, is not our major concern. The man who is ill and faces heavy expenses which he will meet at some considerable sacrifice while working for some months or years after convalescence, is not our major concern. (Of course, if either of these persons is already housed in a public housing project, there may need to be serious adjustment in his rental and perhaps consequent loss to the authority.) The question of responsibility for the housing of persons or families who suffer chronic, or long-run poverty, is considered to be the major concern of this paper.

The "poor", then, are those individuals or families who experience serious and long-term poverty from which there is little prospect of escape. Such poverty stems from some disadvantageous situation usually beyond the control of the individual and his family. Without attempting to exhaust the list of possibilities, we suggest that these persons or families would include the following groups:

Unemployables: those in receipt of "direct" or "unemployment relief"; figures are not available for the nation but in Ontario, for 1953-1956 inclusive, 0.43%, 0.45%, 0.50%, and 0.48% of the population were on relief. This amounted in 1956 to 11,106 cases with 14,697 dependents for a total of 25,803 persons assisted.

The Disabled: those in receipt of Disabled Persons' Allowance. As of March 31, 1957, there were 31,835 recipients in Canada.

Widowed or Deserted Mothers with Dependent Children: those in receipt of Mothers' Allowance from the various provincial governments. As of March 31, 1956, there were 40,575 families in receipt of assistance; in these families were some 109,618 children.

Unmarried Mothers with Dependent Children: these persons may or may not be in receipt of financial assistance from public or private funds. Illegitimate live births in Canada are approximately 4% of all births and in 1956 amounted to 17,510 births. In Ontario in 1954-1955, 6,142 new cases of unmarried parents requiring financial or other assistance were recorded.

Children in Care of Children's Aid Societies or Institutions: in Ontario at December 31, 1955, 15,376 children were in the care of Children's Aid Societies of whom 10,259 were permanent wards. Total figures for Canada including those in institutions are not available.

Families of Offenders: these are families of persons committed to prisons or reformatories. At March 31, 1955, there were 5,500 persons in federal penitentiaries. Their families are often in receipt of Mothers' Allowance or "relief" in various provinces.

Blind Persons: those in receipt of Blind Persons' Allowances at March 31, 1957, numbered 8,256.

Mentally Defective Persons: those dependent upon public assistance are probably accounted for in large part in previous categories.

Aged Persons: elderly persons are those who reach a period in chronological time where they find themselves unable to obtain gainful employment. This may be at age 45 or 55 or 65, but in Canada, financial support is provided primarily for those 65-69 on a "means test" basis and to those 70 and over through a universal Old Age Security Allowance. At March 31, 1957, the number of persons in receipt of Old Age Assistance in the age group 69-69 was 89,907; the percentage of recipients to total population aged 65-69 was slightly less than 20%.

At the same date, 797,486 Canadians over 70 were in receipt of Old Age Security. They may or may not be substantially dependent upon the Allowance. It might be safely assumed that between 40 and 50% have little additional income.

Two important comments must be made as a consequence of this brief analysis. The "poor", by definition in this paper, may include as few or as many as 900,000 to 1,000,000 persons or families in Canada at this time². These units are all, again by definition, supported almost wholly by public and private social welfare funds. This is what is meant by "welfare cases". Whether this is considered a significantly large segment or a significantly small segment of our total population depends partly on one's judgment and one's expectations in an industrial society.

Secondly, it is clear that this definition does not include the so-called low-income earner, the individual or family whose income is beyond the levels permitting eligibility for "public assistance", but whose income is

(2) This is a rough estimate based on the figures presented above. A great deal of careful work would be required to obtain a relatively exact figure for Canada as a whole, particularly because of the problem of duplication.

not sufficient to enable maintenance of a minimum adequate standard of living including the provision of decent and adequate housing accommodation. The reason for excluding these families from consideration in this discussion is simply that there is in Canada little question of the acceptance of responsibility for the provision of housing for them within the scope of public housing, at either subsidized or full recovery rentals. Once admitted to public housing they may later suffer chronic poverty because they are potentially "the poor".

"POOR", "TROUBLED" AND "TROUBLESOME" FAMILIES

It is difficult to accept the undeniable fact that there is great confusion in the housing field, and among Canadians generally, concerning these three concepts of "poor", "troubled" and "troublesome" families. "Poor" families have already been defined. They may not be "troubled" families beyond their concern with financial inadequacy, in the sense in which "troubled" will shortly be defined. They are probably not "troublesome" in any sense in which that term will be defined.



Nevertheless, it is clear that the terms "poor", "troubled" and "troublesome" (or similar terms with similar meanings) are used interchangeably and quite inaccurately by people who should know a great deal better. The significance of this confusion rests simply in the fact that many of those who make the policy decisions in the fields of housing and community planning have not accepted responsibility for providing housing for the families they term "poor" or "welfare

cases". They do not accept such responsibility because they do not know or understand who "the poor" are in a modern industrial society and because they confuse the three concepts. There is absolutely no doubt that many Canadians still consciously or unconsciously ascribe a stigma to the state of being "poor". The sooner they mature in their attitude the sooner we shall derive the social and economic benefits which can accrue through a realistic appraisal of the housing problems of those in poverty.

In a study of "Problem Families in Public Housing" completed by the Housing Authority of Baltimore in 1956, the assumption of responsibility was clearly put forward:

Difficult, troubled, and troublesome families are a part of every community and consequently must be expected to make up part of the public housing population. The problem cannot be eliminated by refusing to accept such families — it can only be shifted to other areas of the community, where there would be even less regard and concern for their welfare. The Baltimore housing authority recognized that it had an obligation to house a cross-section of low-income families in the community — not just well-behaved "model" families who would give the management staff little "trouble".

The term "troubled" families refers, obviously, to families who experience one or more disabling social problems. Such problems usually refer to the interpersonal relationships within the family — marital relationships, parent-child relationships, the degree of emotional adjustment or lack of adjustment within individuals in a family group — or to the relationships between individuals and families in a neighbourhood or community. All of us, surely, in our lives and within our families, experience one or more of these problems or difficulties at one time or another. As married persons we must all adjust to the role of father or mother, and in these roles we must make adjustments as our children move through infancy, pre-school years, pre-adolescence and adolescence while we move into middle age and beyond. Most of us, fortunately, as members of a family group, are able to make these adjustments with a reasonable or normal degree of difficulty, pain and pleasure.

The "troubled" family, by definition, is one in which the interpersonal relationships are not resolved, in which the adjustments are so imperfect that the pain greatly exceeds the pleasure, in short a family in which the needs of the members are not being met within the family group and the deficiencies are in very substantial measure. As well, even though these needs may be met at some minimum level of satisfaction, the family cannot

(3) The phrase "troubled" and "troublesome" families appeared in 1956 in a study undertaken by the Housing Authority of Baltimore. The title "Troubled and Troublesome Families" became the theme of the special issue of the *Journal of Housing* for April 1957. The use of the terminology is hereby acknowledged.

adjust to its neighbouring or adjacent family groups. Most often, though not necessarily, major inadequacies are present both within and without the individual family, or, if you will, within the dwelling unit and in the neighbourhood or community. These are the so-called "social problem" or "multiple-problem" families. The connection with poverty rests, of course, in the fact that many of these families are also "poor", either in the sense in which the term has been here defined, or in the sense of low-income family.

The "troubled" family, however, may or may not be a "troublesome" family. What do we mean by "troublesome"? Troublesome to whom? Presumably a "troublesome" family is one in which the intra-family relationships are so badly maladjusted that the family begins to trouble other families with which it is in close contact. There are, in our communities, some unfriendly neighbours who do not converse freely or visit with their neighbours. They may not know or even care to learn the names of their close neighbours. These people are not necessarily "troublesome" but may constitute some of the few remaining non-conformists of our urban and suburban society. We are not concerned here with their situation.

The "troublesome" family, on the other hand, is one in which deterioration in relationships becomes so severe that the family cannot live together as a unit without conflict, severe pain and consequent disorganization. They may become troublesome to their neighbours, to their neighbourhood, to their wider community or society. Individual members may engage in anti-social activities, crime, delinquency, prostitution, bootlegging, quarreling, violence and the like. Obviously, such persons and their families would be considered "troublesome" by the administrators of a public housing project. Once again, however, such families may or may not be "poor".

THE DILEMMAS FOR HOUSING POLICY AND ADMINISTRATION

The dilemmas of those responsible for policy in housing and community development become severe. The major questions might be expressed — on the assumption that responsibility for housing "the poor" as here defined is accepted — as the following:

- (1) How can a balance be achieved within the public housing project, as between families of diverse social

and economic position? This raises these major sub-questions:

- (a) What is an appropriate proportion of tenants who are in poverty, that is, in receipt of public assistance, "welfare cases" if you will?
 - (b) What is an appropriate distribution of tenants in various categories of social class and economic grouping?
- (2) What are the responsibilities of public housing authorities in assisting the social adjustment of those tenant families who are so "troubled" that they require the assistance of social agencies outside the family and its friends? More particularly:

- (a) What are the responsibilities of housing authorities in facilitating the adjustment of tenant families, without reference to their social and economic status, to their new environment?

- (b) What techniques can be employed in housing administration in helping tenant families to make a satisfactory adjustment in the housing project? Is the tenants' handbook the best we can do?

- (3) What policies might or should the public housing authority adopt with respect to the few families

who prove to be "troublesome" following admission to a public housing project? Do our talents extend beyond "eviction"?

These questions have been raised here and posed simply because they are among the most important unanswered social questions in Canadian public housing today. It is quite clear that we do not want public housing projects, or even substantial groupings within such projects, which are little ghettos of "the poor". It is equally clear that we do not want these concentrations, not because there is any stigma to be attached to a family in poverty, but because we believe that it is unhealthy, abnormal if you will, to raise children, to create a satisfactory family life, to create satisfactory new communities in which tenant families will have real pride, if the great majority of such families are families who have experienced such serious misfortune and deprivation that they are in chronic poverty.

Everyone will recall friends in his childhood who were "poor", whose homes were not so nice as one's own home, whose lack of material possessions was obvious, whose parents were in ill-health, or quarreled, or drank to excess, or seemed otherwise less desirable than



one's own parents. Many of us also recall the depression years when several families on every street, in every neighbourhood, were in receipt of "relief". The great majority of one's friends, one's neighbours, were not, however, obviously in poverty, or unemployed, or unemployable, or without both parents, or ill, or alcoholic, or in prison, or aged. Providentially, only a modest proportion of our neighbours seemed to suffer unusually severe disadvantage or distress, even in the midst of depression. This fact continues to be true in our society except in special local situations. For this reason, alone, our public housing communities should reflect, roughly perhaps, the general distribution of independence and dependence in our society.

Assumption of responsibility for housing those in chronic poverty should be a most important function of housing agencies in the federal and provincial governments. If this is not so, then only one of two conclusions is sensible: either the housing agencies should go out of business and leave the field entirely to private enterprise; or the various governments should recognize that they have, consciously or unconsciously, deceived a good many people in this country and should take steps to correct our conceptions or their own housing policies.

It seems clear as well that public housing authorities in Canada have far more responsibility than they are now assuming for the successful adjustment of their tenants in their new and essentially different environment. Local housing authorities simply do not understand the magnitude of a shift from more or less total inadequacy to more or less total adequacy. This shift is for many families a profound miracle. Admittedly, such families should not be hounded or watched every hour of the day; nor do they require clinical examinations or social casework service in order to function reasonably well in a new environment. Yet they do require warm, friendly advice with respect to household operation, home economics, budgeting, nutrition and preliminary counselling and referral to community social services when they seek advice on certain social problems which they seem unable to solve without help. In a recent address to the Annual Conference of Local Housing Authorities of Ontario the writer said:

How far should an authority go in helping certain families to make a satisfactory adjustment in the public housing project? Obviously if the authority simply admits families with a grudging acceptance and leaves them entirely on their own to fail in their new environment and then evicts them, both the tenants and the authority have failed. Authorities which fulfill their responsibility towards the community of providing an opportunity for decent living for some

families least likely to be able to provide for themselves, must also do what they can to assist such families to make a success of their new opportunity. I



am not recommending "molly-coddling" or "hand-holding". Perhaps the answer is close supervision; perhaps the answer is a professional staff person — home economist, public health nurse, or social worker — to work with such families, teach them to keep house adequately, to use new and strange facilities and the like; perhaps the answer is a system of friendly visiting by volunteers of the practical homemaker or home aide type. Whatever the answer, each authority which admits some of the least able or most disadvantaged families — whichever is a preferable description — must make some attempt to help in their adjustment.

In her magnificent address to the 1956 annual conference of NAHRO, entitled "Human Gains and Losses in Housing and Urban Renewal", Elizabeth Wood considered the more serious question of the responsibility of a housing authority for families who are indeed "troubled" and "troublesome":

However, because I am a houser, I raised the question: "Why should a housing authority try to do something for the families the social work agencies have failed with, especially when their presence jeopardizes the good housing program? It would be easier to refuse to admit them; evict them, if they get in by mistake; let them go back under the carpet to the dark anonymity of the slums."

But I could not help feeling that a slum clearance program that brings these families out from this anonymity into the open as "relocation problems" has a responsibility to them. But the question was not to be answered by a series of oughts: it took a deeper answer.

EXPERIENCE AND EXPERIMENTATION IN METROPOLITAN TORONTO

To date when slum clearance has been achieved, as in downtown Toronto, the housing authority has been committed to a policy of rehousing families declared to be "eligible" or families who by virtue of residence in the area on the date of expropriation have a "priority" status. This has meant that a number of families in receipt of public assistance have been admitted both to Regent Park (North) and to Regent Park (South).

The experience in the former project has been described by the writer in *Regent Park: A Study in Slum Clearance*⁴.

Regent Park (South), by contrast with the earlier scheme, is a federal-provincial project administered by the Metropolitan Toronto Housing Authority. Demolition of the old structures and construction of the new units have been achieved within a space of two and one-half years. The project was fully occupied on April 1, 1959. A competent tenant selection staff was developed, and with the use of a point-scoring system termed an "Investigation Report" several thousand applicants have been interviewed in their current housing accommodation. The families chosen for admission to the available units in the housing project, after accommodation of the "eligibles", were those who scored the highest number of points within the income limits set for the project.

It soon became apparent to the authority that it would be entirely possible, in a metropolis like Toronto, to fill the entire housing project with families dependent upon public assistance allowances as their major source of income. In an effort to achieve a more balanced community the authority adopted as its policy for Regent Park (South) the following regulations:

- (1) The proportion of families in receipt of general welfare assistance, formerly known as "relief" or "unemployment relief", shall be limited to 10 per cent of the tenants; and
- (2) The proportion of families in receipt of all other forms of public assistance such as Mothers' Allowances, Disabled Persons' Allowances, Old Age Assistance and the like, shall be limited to 10 per cent of the tenants.

As soon as these proportions were reached in the tenant population no further admissions of families in receipt of public assistance were made. In a project of 732 units this has meant the admission of no more than 146 families in these two categories. It should be emphasized that this number is more than half of all such families admitted to subsidized federal-provincial public housing accommodation throughout Canada at this time. In practice, however, the total number of "welfare cases" in Regent Park (South) will vary on a seasonal pattern. During the current winter months a number of heads of families who were employed when admitted have become unemployed and have been assisted by the public welfare authorities over and above their unemployment insurance benefits. If these families be included in the calculation, the proportion in the project has at times exceeded 20 per cent of the tenants.

The authority had no accepted standards to go by when making the judgments described above. It was aware of the view of some American housing administrators that they have encountered serious difficulties when the proportion of public assistance recipients exceeded 25 per cent of the tenants, but recognized that this experience is influenced by racial tensions as well. It was aware of the experience in Regent Park (North) and elsewhere in Canada. It was aware of the view of some persons in the housing field in Canada that the housing of "welfare cases" is the responsibility of the public welfare authorities. It made its own policy decisions on an experimental basis and will watch the consequent experience carefully over the next few years.

An interesting fact to be noted in passing is that from the time the first tenants were admitted to Regent Park (South) in September 1957 to April 1, 1959, only seven families have been evicted from the project. In every case the reason for this action by the authorities was the behaviour of these families in their relationships with other families. Three of these seven families were admitted to the project while in receipt of public assistance; four were self-supporting families.

For some time the writer has considered an assumption that there are probably few real differences between the social and economic histories of families in receipt of general welfare assistance and self-supporting families of low income, beyond the probability that chronic illness or disablement has forced many of the former group into dependency on public funds for support. In the fall of 1958 the Metropolitan Toronto Housing Authority approved a proposal that a group of graduate students in the School of Social Work at the University of Toronto undertake some exploratory research under my direction. During the month of May 1959, eight students interviewed every family in Regent Park (South) admitted to the project while in receipt of general welfare assistance as well as families who have, since admission, required welfare assistance, and a carefully matched group of self-supporting families drawn from income groups above the maximum public assistance allowance of \$180 per month. The matching group was made up of families of similar size, age of head of household and other characteristics in the income groupings \$200 to \$249 and \$250 to \$299 per month. The major question for research has been defined as: What significant differences are there in the social and economic histories of a group of families admitted to public housing in Regent Park (South) while in receipt of public assistance as compared with a group of families admitted while self-supporting but of relatively low income? We are prepared to find that there are significant differences, thus disproving the writer's

(4) Albert Rose, *Regent Park: A Study in Slum Clearance*, University of Toronto Press, 1958, Chapter 8, especially pp. 112-118.

hypothesis. Of most importance, by developing the income and social histories of both dependent and self-supporting families, we expect to enhance our understanding and that of the members of the authority with respect to the questions involved in housing "poor" families. When the study is completed we should have a clearer picture of the so-called "welfare case".

CONCLUSION

Canadians generally, particularly those responsible for the fundamental decisions in housing and community planning, have demonstrated so far little understanding of the nature and behaviour of so-called "poor", "troubled" and "troublesome" families. In the simple confusion involved in the substitution of these terms one for the other, responsibility for housing those in chronic poverty has been denied. Such responsibility is said to be that of "welfare" departments of governments in this country. This is not merely ridiculous, since such departments have little or no knowledge of the problems involved in providing housing, but it suggests that what we require are concentrations of the poor in "welfare housing". This denial of responsibility is probably the prime reason why public housing in Canada to date has failed to meet the need for which it is intended.

If society has responsibility for providing adequate shelter, what level or levels of government, and what de-

partment or departments of government should assume responsibility for such provision? In Canada the fact that public housing has been a federal-provincial responsibility while the provision of financial support to needy families has been a provincial-municipal or a volunteer citizen responsibility, has led to the view that there is a clear separation of responsibility between housing self-supporting families and housing families dependent upon public funds. In the last two years, however, the Federal Government has begun to participate in the financing of the former provincial-municipal public assistance programmes. At the present time in Ontario the Federal Government supplies 50 per cent of the funds for general welfare assistance, the provincial government supplies 30 per cent, and the local government supplies 20 per cent. The pattern differs from province to province, but the federal share is constant. It is no longer realistic to assume that there is a clear distinction between the housing programme and the public welfare programme. When this new reality is faced, it will be incumbent upon those responsible for housing and those responsible for public welfare in this country to work out a definite and satisfactory set of relationships designed to house any Canadian who is unable to provide adequate shelter for his family by virtue of inadequate financial resources.



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